

United States Bankruptcy Court  
Western District of New York

In re:  
Sylvia L. Hardy  
Debtor

Case No. 14-21137-PRW  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0209-2

User: admin  
Form ID: 522q

Page 1 of 2  
Total Noticed: 18

Date Rcvd: Oct 02, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2019.

db +Sylvia L. Hardy, 73 Bellwood Place, Rochester, NY 14609-3909  
ntcapr American Tax Funding, LLC, c/o Stagg Terenzi Confusione & Wabnik,  
Attn: Cara M. Goldstein, Esq., 400 Franklin Avenue, Suite 300, Garden City, NY 11530  
21271185 +American Tax Funding, LLC, Stagg Terenzi Confusione & Wabnik, LLP,  
401 Franklin Avenue, Suite 300, Garden City, NY 11530-5942  
21263125 Associates Consumer Discount, 3348 Monroe Ave, Rochester, NY 14618  
21263124 +Associates Consumer Discount, 3349 Monroe Ave, Rochester, NY 14618-5513  
21263126 +Astrum Funding corp, 111 Greak Neck Rd, Great Neck, NY 11021-5400  
21263127 +Edith Lott (kna Tompkins, 54 Peters Place, Rochester, NY 14605-2300  
21282721 +HSBC MORTGAGE SERVICES, INC., P.O. BOX 21188, EAGAN, MINNESOTA 55121-0188  
21263132 +Monroe County Treasury, 39 West Main St., Room B-2, Rochester, NY 14614-1415  
21273591 Santander Consumer USA Inc., P. O. Box 560284, Dallas TX 75356-0284  
21263134 +Santander Consumer Usa, Po Box 961245, Fort Worth, TX 76161-0244  
21263135 +Stagg Terenzi Confusione & Wabnik, 401 Franklin Ave suite 300, Garden City, NY 11530-5942  
21359339 +U.S. Bank Trust, N.A., as Trustee for LSF9, Master Participation Trust, 13801 Wireless Way,  
Oklahoma City, OK 73134-2500  
21263130 hsbcc card services, po box 17051, Baltimore, MD 21297-1051  
21300903 +monroe county treasurer, 39 West Main St., Rochester, NY 14614-1408

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

21271630 +E-mail/Text: bankruptcy@atfs.com Oct 02 2019 19:00:21 American Tax Funding, LLC,  
P.O. Box 863517, Orlando, FL 32886-3517  
21263131 +E-mail/PDF: resurgentbknofications@resurgent.com Oct 02 2019 19:02:39 Lvnv Funding Llc,  
Po Box 10497, Greenville, SC 29603-0497  
21263123 E-mail/Text: bankruptcy@atfs.com Oct 02 2019 19:00:21 american tax funding, po box 862658,  
Orlando, FL 32886-2658

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

21266074\* +Santander Consumer USA Inc., PO Box 961245, Fort Worth, TX 76161-0244  
21266690\* +Santander Consumer USA Inc., PO Box 961245, Fort Worth, TX 76161-0244  
21263128 ##+Eos Cca, 300 Canal View Blvd Ste, Rochester, NY 14623-2811  
21263129 ##Hfc - Usa, Po Box1231, Brandon, FL 33509-1231  
21263133 ##+Portfolio Recovery Ass, 287 Independence, Virginia Beach, VA 23462-2962

TOTALS: 0, \* 2, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 04, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 1, 2019 at the address(es) listed below:

Cara Michele Goldstein on behalf of Notice of Appearance Creditor American Tax Funding, LLC  
cgoldstein@stcwlaw.com, wcavanagh@stcwlaw.com  
George Mitris on behalf of Debtor Sylvia L. Hardy office@rocbk.com,  
office@rocbk.com;slagana@georgemitrispc.com  
George M. Reiber trustee13@rochl3.com, greiber@rochl3.com  
Margaret J. Cascino on behalf of Creditor Household Finance Realty Corporation Of New York  
mcascino@sterneisenberg.com, bkecf@sterneisenberg.com  
Margaret J. Cascino on behalf of Notice of Appearance Creditor Household Finance Realty  
Corporation of New York mcascino@sterneisenberg.com, bkecf@sterneisenberg.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Michael H. Cohn	on behalf of Creditor	U.S. Bank Trust, N.A., as Trustee for LSF9 Master
Participation Trust	MCohn@cohnroth.com,	Scaba@cohnroth.com;bankruptcy@cohnroth.com
		TOTAL: 6

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK**

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In Re:

Sylvia L. Hardy  
fka Sylvia L. Best

Case No.: 2-14-21137-PRW  
Chapter: 13

SSN: xxx-xx-2511

Debtor(s)

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**NOTICE OF PLAN PAYMENTS PAID  
AND  
OPPORTUNITY TO REQUEST HEARING FOR  
APPLICABILITY OF 11 USC §§1328(h) and 522(q)**

TO: All Parties

Parties are hereby notified that all required plan payments are paid. Requests for a hearing regarding the applicability of 11 USC §§ 1328(h) and 522(q) as it impacts issuance of the debtor's discharge may be made by filing a motion with the Court at any time before the discharge is issued. The discharge will be issued as is practicable after 30 days from the date of this notice.

Date: October 2, 2019

Lisa Bertino Beaser  
Clerk of Court